

MELLINGER KARTZMAN LLC

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Order Filed on April 19, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

**MICHAEL KALFUS AND ROBIN
KALFUS,**

Debtors.

CASE NO: 18-13396 (VFP)

Chapter 7

Honorable Vincent F. Papalia

**ORDER TO DISALLOW, MODIFY, AND FIX TREATMENT OF CLAIM PURSUANT
TO FED R. BANKR. P. 3007 AND 11 U.S.C. § 502 (CLAIM #25)**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

DATED: April 19, 2022

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Michael Kalfus and Robin Kalfus

Case No.: 18-13396 (VFP)

Caption: Order to Disallow, Modify and Fix Treatment of Claims Pursuant to Fed R. Bankr. P. 3007 and 11 U.S.C. § 502 (Claim #25)

This matter having been brought before the Court by Mellinger Kartzman LLC, attorneys for Steven P. Kartzman, Chapter 7 Trustee (the "Trustee"), by Notice of Motion to Disallow, Modify and Fix Treatment of Claims, and the Court having considered opposition thereto, if any; and good cause having been shown, it is hereby

ORDERED AS FOLLOWS:

1. Claim No. 25 filed by The Bank of New York Mellon c/o Bayview Servicing, LLC ("BONY") as a secured claim is hereby disallowed in its entirety.
2. BONY shall have thirty (30) days from the entry of this Order to file an amended proof of claim against the estate to assert any unsecured claim it may have. If BONY fails to file an amended proof of claim within such thirty (30) day period, its entire claim shall be deemed disallowed, without further notice or hearing.
3. A copy of this Order shall be served on all interested parties within 7 days of the date hereof.

In re:
Michael Kalfus
Robin Kalfus
Debtors

Case No. 18-13396-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 20, 2022

User: admin
Form ID: pdf903

Page 1 of 3
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	#+ Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).
NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.
NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2022 at the address(es) listed below:

Name	Email Address
Anthony Sodono, III	on behalf of Joint Debtor Robin Kalfus asodono@msbnj.com
Anthony Sodono, III	on behalf of Defendant Michael Kalfus asodono@msbnj.com
Anthony Sodono, III	on behalf of Defendant Robin Kalfus asodono@msbnj.com
Anthony Sodono, III	on behalf of Debtor Michael Kalfus asodono@msbnj.com
Anthony Sodono, III	on behalf of Defendant Michael and Robin Kalfus asodono@msbnj.com

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Caitlin Conklin	on behalf of Creditor Lakeland Bank caitlin.conklin@klgates.com Aidan.Nowak@klgates.com
Charles Michael Rowan	on behalf of Creditor Albert Kenney mrowan@herzfeld-rubin.com
Christian Del Toro	on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com bky@martonelaw.com
David Gerardi	on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2005-J9) ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Eugene Killian, Jr.	on behalf of Defendant Syracuse University ekillian@tkfpc.com lstudwell@tkfpc.com;rmilun@tkfpc.com
Forrest Scott Turkish	on behalf of Attorney Forrest Turkish fsturkish@aol.com
Frank J Martone	on behalf of Creditor Haven Savings Bank bky@martonelaw.com
Guillermo Gonzalez	on behalf of Joint Debtor Robin Kalfus ggonzalez@scura.com ecfbkfilings@scuramealey.com;dsteven@scura.com;jromero@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com;bramirez@scura.co
Guillermo Gonzalez	on behalf of Debtor Michael Kalfus ggonzalez@scura.com ecfbkfilings@scuramealey.com;dsteven@scura.com;jromero@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com;bramirez@scura.co
John O'Boyle	on behalf of Plaintiff Osborn Financial Group LLC joboyle@norgaardfirm.com, sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
John A. Fialcowitz	on behalf of Plaintiff Fishman consulting group llc john@fialcowitzlaw.com
Joseph L. Schwartz	on behalf of Interested Party The County of Morris Morris County Sheriff's Office jschwartz@riker.com
Judah B Loewenstein	on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net
Judah B Loewenstein	on behalf of Plaintiff Steven P. Kartzman jloewenstein@msklaw.net sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net
Mark E. Hall	on behalf of Mediator Mark Hall mhall@foxrothschild.com cbrown@foxrothschild.com
Matteo Percontino	on behalf of Creditor Lakeland Bank mpercontino@coleschotz.com
Melissa S DiCerbo	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor VW Credit Leasing Ltd rsolarz@kmlawgroup.com
Richard Honig	on behalf of Mediator Richard B. Honig rbhonig@hlglaw.com
Richard James Tracy, III	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of Cwalt Alternative Loan Trust 2005-J9, Mortgage Pass-Through Certificates, Series 2005-J9 by its servicer richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Sari Blair Placona	on behalf of Debtor Michael Kalfus splacona@msbnj.com
Sari Blair Placona	on behalf of Joint Debtor Robin Kalfus splacona@msbnj.com

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Steven A. Jayson

on behalf of Trustee Steven P. Kartzman sjayson@msklaw.net
jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

on behalf of Attorney Mellinger Kartzman LLC Trustee@msklaw.net
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

on behalf of Trustee Steven P. Kartzman Trustee@msklaw.net
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

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on behalf of Plaintiff Steven P. Kartzman Trustee@msklaw.net
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Steven P. Kelly

on behalf of Defendant American Express National Bank skelly@sterneisenberg.com bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William L. Waldman

on behalf of Creditor Lakeland Bank william.waldman@klgates.com waldmanw@aol.com

TOTAL: 37